

The Patients' Behbud Society for AKUH

Annual Report 2020



آغا خان یونیورسٹی ہسپتال

The Aga Khan University Hospital



The Patients' Behbud
Society for AKUH

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A message from **NADEEM MUSTAFA KHAN,** President, Patients' Behbud Society for AKUH

Assalamu Alaikum

"Those who spend their wealth (in Allah's Cause) by night and day, in secret and in public, they shall have their reward with their Lord, On them shall be no fear, nor shall they grieve." (Al Quran 2:274)

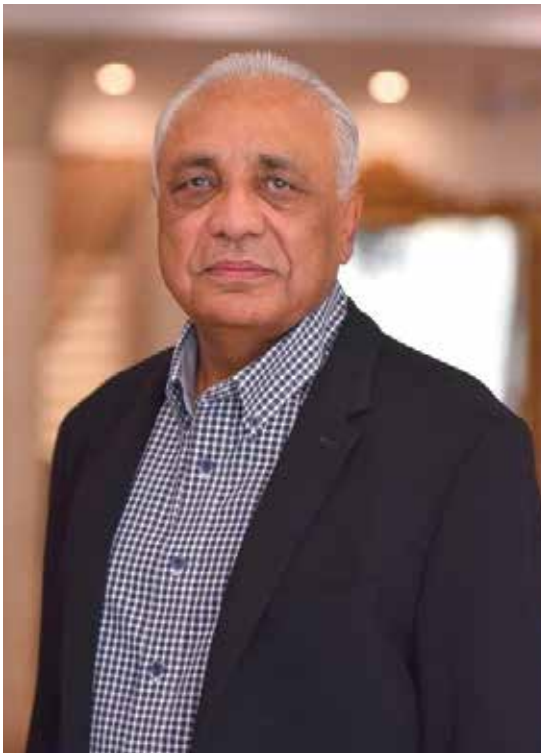
2020 was an unusual year with COVID and its impact of confining humanity to exercise restraint in meeting and dealing with each other face to face. Yet this did not prevent us in accepting your generosity with a record inflow of funds of PKR 389.88 million and disbursement of PKR 320.42 million to support a record number of 11,537 patient visits. PBS is part of a larger Patient Welfare Programme at AKUH which disbursed PKR 2.94 billion to support 795,000 patient visits in 2020.

AKUH is open to all ---no one is denied care because of their inability to pay. This makes our task at PBS a tough one where we have to raise funds so that more and more patients can be treated and access is available to all. AKUH is the hospital of last resort for many complex conditions such as cancers and heart conditions; in 2020 we also carried out a unique surgery of separating conjoined twins successfully. Such cases are described in the later sections of the Annual Report where many suffering from these ailments have been given a new lease of life by the grace of Allah.

But above all, it is through your generosity that these treatments are actually possible. We ensure that your contributions are channelled to the causes you specify and it remains our solemn promise that your gift will be utilized to treat mustehiq patients -the real poor and needy of our society!

Finally, Allah has promised in the Quran that "...whatsoever you spend of anything (in Allah's Cause), He will replace it. And He is the Best of Providers (Al Quran 34:39) So , based on the Divine Promise, it is a guarantee that you will get your just reward here In sha ALLAH. My request is to remain generous in your giving always!

Jazak Allah Khair



WHY AKUH DESERVES YOUR SUPPORT

**S M Pervez, Vice President,
PBS for AKUH**

I have been a long serving member of PBS, having joined over 13 years ago. Over the years it has become increasingly apparent to me that every rupee of zakat given to AKUH is worth it.

I serve voluntarily as a part of various institutions, but the system in place for investigating and approving zakat mustehiq patients at AKUH is more transparent and better managed than any other institution I have ever come across.

What makes AKUH unique in its zakat disbursal is that none of the staff or doctors involved in the treatment of the mustehiq patient are aware whether the patient is being treated with zakat, or is a private paying patient. This saves the patient from any embarrassment and allows them to retain their dignity. In addition, this also means that there is absolutely no difference in the treatment offered to paying patients and zakat patients.

Hospital overheads or administrative expenses are never covered using your zakat or any other donations. Your zakat is being utilised for the cause it was given, and not a rupee is being spent otherwise. All expenses are borne by the Hospital itself.

Unfortunately, irrespective of the quality of service and the transparency in disbursal, AKUH still remains a last-resort hospital for patients who require financial support, despite the fact that majority of these patients go back after successful procedures. AKUH is well equipped to treat all ailments, with appropriate equipment and highly qualified doctors and staff, and our aim is to get enough traction for PBS, so that AKUH can become the first-resort for needy patients, and have enough resources to support the influx of new patients.

The Hospital's certifications from Joint Commission International and the College of American Pathologists are testament to the institution's transparency and adherence to international standards. PBS for AKUH is certified by the Pakistan Centre for Philanthropy and Shariah compliance is ensured by the two Muftis on board.

Raising awareness amongst friends and family about these unique features of PBS for AKUH will help others see that AKUH is a blessing for the citizens of Karachi and for Pakistan in general.

ABOUT US

The Patients' Behbud Society for AKUH is a registered, independent, charitable society engaged in collecting and disbursing zakat and other donations. These donations are used to support the medical treatment of zakat mustehiq patients, at Aga Khan University Hospital.

PBS accepts donations primarily in the form of zakat, but also sadaqat and grants, for disbursement in compliance with Shariah principles and guidelines, at AKUH and its various clinics and medical centres. All donations are utilised solely for the treatment of zakat mustehiq patients. The required administrative expenses of PBS are entirely borne by AKUH. Additionally, PBS is also duly accredited by the Pakistan Centre for Philanthropy (PCP). The members of the various committees within PBS are listed below.

Executive Committee Members

Nadeem Mustafa Khan* (President)
S. M. Pervez (Vice President)
Dr Ali Faisal* (Honorary Secretary)
Abdul Qadir Memon
Anwar Rammal
Ebrahim Sidat
Fawzia Vellani
Mohammad Shoaib
Dr Muhammad Yahya Chawla
Perwez Ahmed
Raheel Qamar Ahmad
Dr Sharmeen Akram*
Shagufta Hassan*
Zafar Iqbal Sobani
Zulfiqar Paracha
*AKU Representatives

Governance Committee

Ebrahim Sidat (Chair)
Abdul Qadir Memon
Anwar Rammal
Nadeem Mustafa Khan
Richard Brow
S M Pervez

Fundraising Committee

S M Pervez (Chair)
Abdul Qadir Memon
Ahmed Mansoor
Ibrahim Mustafa
Nadeem Mustafa Khan
Perwez Ahmed
Raheel Qamar Ahmad
Yawar Muzammil
Zulfiqar Paracha

Marketing & Communications Committee

Shamsah Virani (Chair)
Ahmed Wasti
Anwar Rammal
Fawzia Vellani
Nadeem Mustafa Khan
Nazish Bandedali
Dr Muhammad Yahya Chawla
Zafar Iqbal Sobani

Lahore Committee

S.M. Tanveer (Chair)
Amin Abdullah
Fawwad Shafi

Honorary Auditors

A.F. Ferguson & Co.

Banking Partners

Bank Alfalah Limited
Habib Bank Limited
MCB Bank Limited
Meezan Bank Limited
Soneri Bank Limited

Shariah Advisors

Mufti Ahmad Afnan
Mufti Ibrahim Essa

THE IMPACT OF YOUR GIVING

The Patients' Behbud Society for AKUH has managed to disburse PKR 320.42 million in 2020 to 11,537 zakat mustehiq patients across Pakistan, thanks to your generosity.

More than 89% of this sum was used to support 1,739 in-patient visits to the Stadium Road facility and four secondary hospitals in Karachi.

	PATIENT VISITS	PBS SUPPORT (MILLION PKR)*
Adult Female	3,595	114.22
Adult Male	4,394	72.13
Paediatric (>18)	3,548	134.07
TOTAL	11,537	320.42

PROVINCE-WISE IMPACT

Of the total sum disbursed, PKR 32.61 million was used to support out-patient visits across Pakistan at our phlebotomy centres and medical centres.

Patients from all four provinces also visited our Stadium Road facility and our secondary hospitals in Karachi and Hyderabad, and received treatment from zakat funds worth PKR 287.81 million. The breakdown of these patients by province of residence is given below.

	PATIENT VISITS	PBS SUPPORT (MILLION PKR)*
Sindh	10,940	296.04
Punjab	153	6.63
Balochistan	314	14.96
KPK	130	2.79
TOTAL	11,537	320.42

**Excludes in-kind support for zakat mustehiq patients*

IN-PATIENT SERVICES

The highest number of in-patient visits supported were under the Paediatrics category, with 387 visits supported by a sum of PKR 37.46 million - 13% of the total in-patient zakat disbursement.

Your generosity has had a profound impact on the lives of our future generations. Further details of in-patient support are listed below.

SPECIALITY	PATIENT VISITS	PBS SUPPORT (MILLION PKR)*
Paediatrics	387	37.46
Paediatric Cardiology	97	35.22
Internal Medicine	81	24.91
Paediatric Oncology	256	22.56
Orthopedics	71	22.41
ENT Surgery	59	22.22
Neurosurgery	64	21.76
COVID-19	67	17.89
Obs-Gyne	178	13.65
Adult Oncology	221	12.85
General Surgery	55	12.54
Paediatric Surgery	51	11.57
Cardiac Surgery	25	10.32
Gastroenterology	44	3.96
Cardiology Medicine	13	3.60
Pulmonology	15	3.33
Vascular Surgery	17	3.20
Neurology	11	2.82
Eye Surgery	9	1.62
Urology	6	1.55
Endocrinology	4	1.12
Rheumatology	3	0.48
Plastic Surgery	2	0.33
Dental Surgery	1	0.21
Nephrology	1	0.18
Anesthesia	1	0.05
TOTAL	1,739	287.81

ANNUAL HIGHLIGHTS

Zakat & COVID-19

The COVID-19 pandemic posed an unprecedented challenge to hospitals and healthcare workers around the world. AKUH took the lead early on, establishing a testing centre and protocols for the safest and highest quality treatment of patients with and without the coronavirus. The Hospital instituted rigorous infection-control protocols, often exceeding guidelines by the World Health Organization and the Centres for Disease Control and Prevention in Atlanta, Georgia, USA. Among these protocols was the creation of an Acute Care Unit for treating critical COVID-19 cases, a Clinical Decision Unit within the Emergency Department, and a COVID-19 Diagnosis and Treatment Zone separate from the general patient population.

The Patient Welfare Programme allowed us to extend this state-of-the-art care, on par with the most highly regarded medical institutions around the world, to many patients who could not afford the cost.

During 2020, PKR 21 million were spent on treating and testing COVID-19 patients, using zakat funds. AKUH carried out 150 COVID-19 tests supported by zakat funds, and 67 patients were treated for COVID-19 using zakat funds.



ANNUAL HIGHLIGHTS

Donor Acknowledgment Dinner

A Donor Acknowledgment Dinner for Patient Welfare and PBS for AKUH donors was held on 25th February, 2020. All donors who had donated more than PKR 250,000 in the last 4 years were invited to this event. The purpose of the event was to thank donors for their generosity and give them an opportunity to meet top tier management. One of the main objectives of the event was to share information with donors regarding the impact of their generosity, and AKUH's contribution towards patient welfare. The event was attended by 340 people.

President Firoz Rasul welcomed the guests with a concise welcome address which spoke about the transformative power of giving. He drew examples of beneficiaries whose lives had benefitted from our donors' generosity.

Nadeem Mustafa Khan then delivered a presentation about the impact of philanthropy on AKUH's work. This was followed by a talk by Dr Asim Belgaumi, Paediatric Oncologist and Chief Medical Officer at AKUH – he spoke about the state of care of paediatric oncology at the national level and AKUH's capacity to treat paediatric patients. This was supported by an extremely moving patient testimonial video about an 11-year-old girl, Alishba Amir, who required a bone marrow transplant without which she would not have survived.

Nadeem Mustafa Khan was then invited on stage for closing remarks. Despite the fact that this was not a fundraising event, guests were given the option to pledge if they so wished, and PKR 1.8 million were raised as a result.



ANNUAL HIGHLIGHTS

School Programme (I)

Webinars and Online Sessions

As schools remained closed through the year due to COVID-19, the PBS for AKUH School Programme conducted online sessions, webinars and virtual fundraising events for school owners, parents and students. The first such exclusive session was conducted for Dawood Public School which addressed a number of questions regarding school reopening strategies and post-lockdown precautionary care for students and parents. The second session was for the leadership and management of the school, and the Dawood Foundation. It was hosted by Dr. Ali Faisal Saleem, Service Line Chief (Paediatric) and Assistant Professor Paediatric Infectious Diseases, and Peter Lobo from Resource Development.

For the third such session, students and parents from Happy Home School System were briefed on COVID-19. Paediatrician Dr Fatima Mir and Dr Vardah Bharuchi, Child Psychologist gave the attendees safety tips and outlined precautionary measures. They also spoke about how to encourage learning at home, diet, and any other questions the parents had. An appeal was also made for parents and teachers to support the PBS for AKUH School Programme.



ANNUAL HIGHLIGHTS

School Programme (II)

Saving Lives, Bringing Smiles

An Art Competition was organised to get parents and students inclined towards giving to PBS for AKUH and students from 50 schools in 11 cities nationwide, and 1 school across the border in Kabul submitted 1,280 art works.

The competition created healthy suspense and excitement amongst the schools and students. The schools shortlisted submissions for our panel of paediatric health professionals. The judges included Dr. Salman Kirmani (Chair, Paediatrics), Dr Ali Faisal Saleem (Service Line Chief) and Dr. Tanya Nadeem (Child Psychiatrist). This online fundraiser also served as a platform for parents and teachers with opportunities to ask our panellists any questions. The prime objective from AKUH was to appeal to parents and teachers to support the Paediatric Welfare Fund. The session also provided parents more clarity on how they could support PBS for AKUH Kids for Kids in the future.

Campus Visits

The leadership and management of Happy Home School System, including the CEO, visited AKUH to present beautiful, handmade Thank You cards to appreciate and motivate front-line healthcare workers at the AKUH Children's Hospital Service Line. They were hosted by Dr Ali Faisal Saleem, and Mr Peter Lobo. Dr Faisal said, "We are inspired by the gesture and promise of the Happy Home School System for playing an active role in our community and supporting our Paediatric Welfare Programme in achieving its goals to save lives of children from low income backgrounds".



ANNUAL HIGHLIGHTS

Partnership with Eli Lilly

AKUH and PBS for AKUH entered into a partnership with Eli Lilly Pakistan Pvt. Ltd., a global pharmaceutical company. An agreement was signed to provide access to quality treatment to cancer patients with limited financial means. Specifically, patients suffering from gastric and colorectal cancers will benefit from the partnership.

According to the International Agency for Research on Cancer, every year over 100,000 people are diagnosed with cancer in Pakistan; breast, lung, and colorectal cancers being the most commonly diagnosed. According to Dr Adnan Jabbar, Section Head of Medical Oncology at AKUH, "Disparity in care is a major challenge across the world with cost of treatment a major contributor in low and middle-income countries like Pakistan. This partnership with Eli Lilly helps cancer doctors reduce the gap in treatment outcome by providing highly effective drugs for patients who may otherwise would not have been able to benefit from them."

Under the agreement, Lilly will absorb 60% of the cost of its own product to treat gastric, lung and colorectal cancer for eligible indigent patients at AKUH. The remaining 40% will be supported by AKUH's Patient Welfare Programme, and in the case of zakat mustehiq patients, by PBS for AKUH. Nadeem Mustafa Khan appreciated Eli Lilly's support and said, "It is indeed heartening to see partners like Eli Lilly coming forward to help needy patients by providing support for expensive cancer drugs. The more donations we collect, the more patients we will be enabled to serve, with ever more barakaat to the givers of this charity."

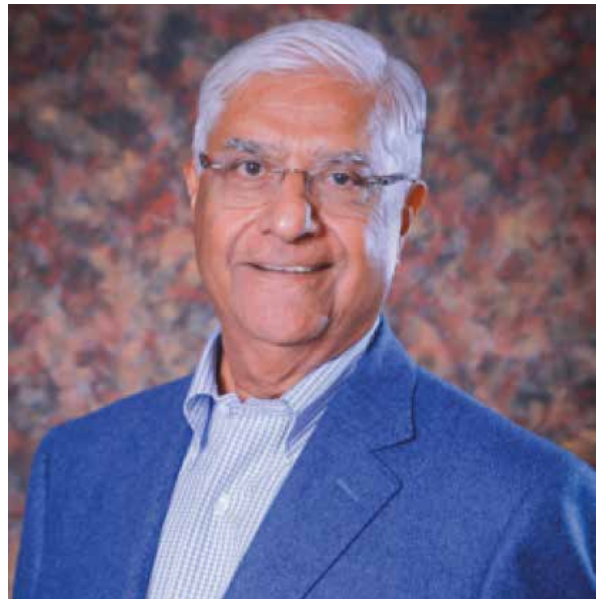
Ammad Siddiqui, General Manager, Eli Lilly Pakistan said, "We feel privileged to be working with a prestigious healthcare institute like AKUH. The quality of services provided by AKUH is comparable to any leading institute globally, and through PBS for AKUH, the same quality and standards are being made available to underprivileged patients as well. I would like to thank the management at AKUH and the PBS team. We look forward to a long and prosperous partnership with AKUH, and to several such initiatives in the future."



INTERVIEW: ANWAR RAMMAL

Founding Member, PBS for AKUH

We had a chance to talk with Anwar Rammal, one of the founding members of PBS for AKUH, who shares his journey and vision for the organisation.



What motivated you to join/be part of PBS?

I had been associated with the Aga Khan University Hospital in an honorary capacity as a media relations person long before the construction of the hospital started. While visiting the hospital I came across patients who could not afford basic treatment. I felt something must be done to help them. I shared my concern with Shamsh Kassim-Lakha who was the President of AKU at that time. However, the funds were limited to serve the increasing number of underprivileged patients.

Recognising this problem, we were able to gain good support from AKUH and a group of prominent citizens and well-wishers of AKUH got together and formed an independent society which is known as "The Patients' Behbud Society for AKUH". The objective of the society was to collect Zakat to provide such mustehiq patients with financial support and quality healthcare.

The founding members of PBS were - Justice Sajjad Ali Shah, President; Dr. Ali Mohmed Ansari, Secretary; Dr. Shaukat Saeed, Member; Mohammedali Sayed, Member; Nizam Shah, Member; Pir Ali Gohar, Member; Anwar Rammal, Member; Ramzan Merchant, Member; Parveen Soomro, Member; and Abdullah Memon, Member.

You are one of the founding members of PBS and have given so much of your time to PBS - what is it about PBS that interests you and what has been its impact?

Pakistan's population is increasing every year and healthcare needs are also increasing medical treatment making it more expensive. PBS is about helping people with healthcare needs to receive the best possible treatment at AKUH. The most important thing that I like about working with PBS is that all patients, rich or poor, are treated equally at AKUH. Except for the Finance department, nobody knows who is paying for their treatment to keep the poor patient's dignity intact.

For me, it has always been personal. I like working with PBS for their noble cause of helping mustehiq patients and seeing the impact that PBS has on patients not only in Karachi but from all over Pakistan. PBS gives hope to patients and allows them to be at ease. For example, I once met a young teacher from Sukkur with a Master's degree in English Literature who was teaching in a private school. He had come to Karachi to give one of his kidneys to his brother. Instead, he was diagnosed with thyroid cancer and needed treatment immediately. He went to many different hospitals but found that he could not afford the treatment. He then came to AKUH and PBS helped him. His treatment was successful, and he happily continued with his life.

Tell us about your journey with PBS?

My journey with PBS started with a like-minded team whose one common mission was to assist needy patients to avail high-quality health care at AKUH. To serve its mandate, PBS needs funds to support the needy patients. So, we decided to market the programme and engage the philanthropic donor community to support this noble cause.

Being an advertising professional, I began to think of ways to create awareness and approach donors to collect Zakat funds. We needed funds to buy media space and airtime.

The executive committee decided from the beginning PBS will be 100% Shariah-compliant therefore it cannot spend a single rupee from the Zakat funds. We then approached our friends at large businesses and companies and received their sponsorship for press, TV, radio, and outdoor advertising.

We also did talk shows on TV & radio and involved top doctors to show their support for PBS and how it benefits patients. Media support has been instrumental in getting our message across and highlighting the impact of the generosity of the Zakat donors. Dawn News even produced a well-researched film on Cancer disease and aired a one-hour documentary covering cancer patients who have benefited from PBS' Zakat funds and the work of the dedicated doctors and nursing staff. This helped tremendously in raising the profile for PBS which further resulted in helping us raise Zakat for the needy mustehiq patients.

I feel I am truly blessed and grateful for my journey with PBS for AKUH.

Where do you see PBS going from here? What is your dream for the next 10 to 20 years for PBS?

I see fresh well-wishers joining PBS' executive committee for raising the Zakat fund. I have great confidence in the leadership at PBS. We keep growing as a significant force in helping underprivileged patients that need healthcare at the AKUH. I hope and pray that PBS continues to grow and collect more Zakat to help the needy. Inshallah in 10 to 20 years they will receive more funds to treat more poor patients.

And what about your involvement with PBS? Will you continue to be involved? How else could you get involved with PBS/AKUH?

PBS and its mission to serve the needy is very dear to my heart. I will always be available to the team for any help they need from me, even if I retire from PBS.

What do you think are the main challenges that PBS faces?

An increasing number of mustehiq patients and their need to access funds for their treatment. This is always going to be the challenge at PBS. Another challenge is that now many organizations are asking for Zakat donations compared to the past. Additionally, some of the big donors have their own CSR activities that they fund. We hope that the scale of Zakat donations available for PBS and other healthcare-related initiatives also grow to at least keep pace with the needs of patients who need financial assistance.

Why do you think people have chosen PBS as a place to give their Zakat or to donate their money?

PBS helps Zakat donors to fulfill their obligations in a strict Shariah-complaint way. 100% of zakat is spent on mustehiq patients' healthcare treatments. The vetting process to assess patients' needs is highly transparent. All patients are treated at the AKUH, and the doctors and medical staff are kept unaware of the patients' financial standing so that they aren't treated any differently.

PBS' affiliation with the AKUH, Pakistan's leading healthcare facility and an internationally recognized and accredited hospital, give donors an additional sense of comfort that their contribution is going to have a maximum impact on the needs of underprivileged patients. It also helps a great deal to have executive committee members who have national credibility.

Is there any message you would like to give to the new PBS Executive Committee members?

You, as members of the executive committee, are destined to work at PBS to help those patients stricken by poverty to get better treatment which is possible through PBS at the AKUH. God bless all of you for your goodwill and kindness.

PATIENT STORY

SEPARATING CONJOINED TWINS AT AKUH



In December 2020, a team of surgeons and support staff at AKUH successfully separated conjoined twins in an eight-hour surgery. Conjoined twinning is a very rare congenital anomaly, with an overall incidence of 1 in 250,000 births. Only twice has this extraordinarily complex operation been performed at AKUH.

Nine-month-old Muhammad Ayan and Muhammad Aman were joined at the abdomen, and the brothers shared a small portion of the liver. Conducted under the leadership of paediatric surgeon Dr Zafar Nazir, the operation was the work of a multi-disciplinary team of experts in paediatric surgery, anaesthesiology, and radiology, with stand-by support from specialists in gastrointestinal surgery and neurosurgery. In total, more than 50 clinical and administrative staff were involved.

The twins' father Israr Ahmad shared, "It was an extremely challenging journey for us. Before coming to AKUH, I had a dream that Ayan and Aman were separate. My family and I were convinced that this hospital is for the rich, that receiving treatment here would never be a possibility for us. But Allah made the Aga Khan University Hospital the saviour of my children. The doctors told us to not worry about the expenses, as the Patient Welfare Programme would cover them completely."

"This is a rare procedure that the hospital has performed only twice," commented Dr Zafar. "Coordinating the effort required a tremendous effort, both inside and outside the Operating Room. But all our hard work was more than repaid by the sight of two boys gaining a new life."

WAY FORWARD

Future Plans of PBS for AKUH

PBS for AKUH aspires to increase its inflow of monies through Zakat and donations from different secondary and tertiary services currently offered at AKUH by developing attractive packages for donors reaching out with new programmes such as Hepatitis C elimination, and offering Zakat to mustehiq patients at the AKUH Phlebotomy and Outreach Centres across the country.

The Aga Khan University Hospital's clinical laboratories are one of the largest networks of medical laboratories in Pakistan, carrying out 14 million tests a year for patients and doctors, at 290 phlebotomy centres located in over 126 cities.

To enable deserving patients to access the best quality diagnostic tests, AKUH subsidises the cost of tests through its Patient Welfare Programme. To enable greater access for Zakat mustehiq patients, PBS for AKUH is now looking to provide reduction for lab test charges which will be funded through Patient Welfare support and Zakat support.

AKUH through its Outreach Health Network has launched a programme for the elimination of Hepatitis C from its Medical Centres across Pakistan. The programme comprises four steps which include Screening, Diagnosis, Treatment and Post-Treatment test to confirm elimination of Hepatitis C. In collaboration with Roche and Getz Pharma, and contribution from AKUH's Patient Welfare Programme Funds, we have been able to reduce the cost of treatment by 80%. However, our aim is to be able to offer the package for free to Zakat mustehiq patients, thereby ensuring that everyone can get treated.

In addition, more focused marketing to individuals of high net worth and corporations as well as gratified patients within Pakistan and the AKU alumni and former faculty and staff along with rich Pakistanis living abroad will be part of our future plans.

GOVERNANCE




The Executive Committee of PBS held thirteen meetings during 2020 that were attended by the following:

Name	Attended
01. Nadeem M. Khan*(President)	13
02. S.M. Pervez (Vice President)	12
03. Sheikh Ali Hussain* (Honorary Secretary up to May 13, 2020)	04
04. Dr. Ali Faisal Qureshi* (Honorary Secretary from May 13, 2020)	07
05. Abdur Rahim Rafi (up to May 13, 2020)	00
06. Abdul Qadir Memon	09
07. Anwar Rammal	13
08. Ebrahim Sidat	12
09. Fawzia Vellani (admitted on May 13, 2020)	08
10. Mohammad Shoaib (admitted on May 13, 2020)	06
11. Moin Fudda (up to May 13, 2020)	03
12. Perwez Ahmed	13
13. Raheel Qamar Ahmad (admitted on May 13, 2020)	09
14. Shagufta Hassan* (admitted on May 13, 2020)	08
15. Dr Sharmeen Akram*	09
16. Dr Yahya Chawla	12
17. Zafar I Sobani (admitted on May 13, 2020)	07
18. Zulfiqar Paracha	11

** Nominated by and representing AKU*

The annual general meeting was held on May 13, 2020. We would like to welcome Raheel Qamar Ahmad, Mohammad Shoaib, Fawzia Vellani, Shagufta Hassan, Zafar I Sobani, and Dr. Ali Faisal Qureshi on the Executive Committee.

PCP Accreditation

		
Pakistan Centre for Philanthropy		
<i>(The first NPO Certification Agency, authorized by The Government of Pakistan vide notification No.1116 (I)/2003)</i>		
<p>Pakistan Centre for Philanthropy hereby certifies that according to the records of the organization</p>		
<i>The Patients' Behbud Society for AKUH</i>		
<p>is certified as per NPO evaluation standards notified by FBR.</p>		
	<p>PCP-R3/2020/173</p> <p>Certification No.</p>	<p> Executive Director</p>
<p>29-12-2020</p> <p>Issued on</p>	<p>29-12-2023</p> <p>Valid up to</p>	<p>Islamabad</p> <p>Place of issue</p>

Shariah Review Report

Shariah Review Report

Mufti Muhammad Ibrahim Essa

Graduate from Jamia Darul Uloom
Karachi, Pakistan

Shariah Advisor-The Patients'
Behbud Society for AKUH

Mufti Ahmad Afnan

Graduate from Jamia tur Rasheed
Karachi, Pakistan

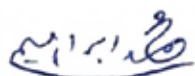
Shariah Advisor-The Patients'
Behbud Society for AKUH

The Patients' Behbud Society (PBS) for Aga Khan University Hospital is an independent, charitable society responsible for collecting and disbursing zakat.

PBS financial needs are being covered from Zakat that individuals and corporate donors contribute towards mustahiq patients. PBS has formulated a transparent process of distribution of the Zakat by assessing each Mustahiq Patient's case as per the Shariah Guidelines.

In the capacity of Shariah Advisor, we reviewed the procedures adopted by PBS for collection and utilization of Zakat. Based on our review, we confirm that PBS is collecting and spending Zakat fund in accordance with the principles of Islam as defined in instructions of the Shariah.

Allah (SWT) may grant the management of PBS best reward for their efforts and may give in their mission more blessings and sincerity.



MUFTI IBRAHIM ESSA

Shariah Advisor
The Patients' Behbud Society
1st March, 2021



MUFTI AHMAD AFNAN

Shariah Advisor
The Patients' Behbud Society

ACKNOWLEDGING OUR SUPPORTERS



We are extremely grateful to all the individuals, corporates, banks, news agencies, and others who have been exemplary in their generosity towards PBS - be it in cash or kind.

Thank you for your invaluable support!



INDEPENDENT AUDITORS' REPORT



A.F. FERGUSON & CO.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE PATIENTS' BEHBUD SOCIETY FOR AKUH

Opinion

We have audited the accompanying financial statements of The Patients' Behbud Society for AKUH (the Society), which comprise the statement of financial position as at December 31, 2020, and the statement of income and expenditure, the statement of changes in net assets and the statement of cash flows for the year then ended, and the notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Society as at December 31, 2020, and its financial performance and its cash flows for the year then ended in accordance with Revised Accounting and Financial Reporting Standard for Small Sized Entities (Revised AFRS for SSEs) and the Accounting Standards for Not for Profit Organisations (Accounting Standards for NPOs) issued by the Institute of Chartered Accountants of Pakistan (ICAP) (together "applicable financial reporting framework").

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Society in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants* as adopted by the ICAP (the Code), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

A. F. FERGUSON & CO., Chartered Accountants, a member firm of the PwC network
State Life Building No. 1-C, I.I. Chundrigar Road, P.O. Box 4716, Karachi-74000, Pakistan
Tel: +92 (21) 32426682-6/32426711-5; Fax: +92 (21) 32415007/32427938/32424740; <www.pwc.com/pk>

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INDEPENDENT AUDITORS' REPORT



A.F. FERGUSON & CO.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the applicable financial reporting framework, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance i.e. the Executive Committee of the Society are responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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INDEPENDENT AUDITORS' REPORT



A.F. FERGUSON & Co.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

The engagement partner on the audit resulting in the independent auditor's report is Khurshid Hasan.

A handwritten signature in blue ink, appearing to read "A.F. Ferguson & Co.", followed by a stylized flourish.

A.F. Ferguson & Co.
Chartered Accountants
Karachi
Date: April 30, 2021

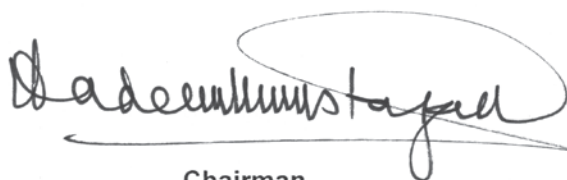

FINANCIAL STATEMENTS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2020

	Note	2020	2019
		----- (Rupees in '000) -----	
ASSETS			
Current assets			
Cash and bank balances	4	280,358	212,063
Accrued profit on saving bank accounts		1,097	2,147
Income tax refundable		28	28
		<u>281,483</u>	<u>214,238</u>
LIABILITIES			
		-	-
NET ASSETS			
		<u>281,483</u>	<u>214,238</u>
REPRESENTED BY:			
Zakat Fund - Externally restricted		279,603	207,749
General Fund - Unrestricted		1,880	6,489
		<u>281,483</u>	<u>214,238</u>

The annexed notes from 1 to 6 form an integral part of these financial statements.

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 Chairman
 
 Secretary

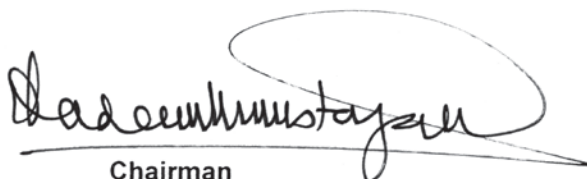
FINANCIAL STATEMENTS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED DECEMBER 31, 2020

	Note	2020	2019
		------(Rupees in '000)-----	
Income			
- General donations		500	10,474
- Donations in kind		10,635	20,867
		11,135	31,341
Other income			
Return on saving bank accounts:			
- with Islamic banking institutions		14,768	18,218
- with conventional banks		498	759
		15,266	18,977
Total income		26,401	50,318
Expenditure			
Marketing and administrative expenses	5	(17,105)	(27,505)
Surplus for the year		<u>9,296</u>	<u>22,813</u>
Attributable to:			
Zakat Fund - Externally restricted		13,905	18,110
General Fund - Unrestricted		(4,609)	4,703
		<u>9,296</u>	<u>22,813</u>

The annexed notes from 1 to 6 form an integral part of these financial statements.

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Chairman


Secretary

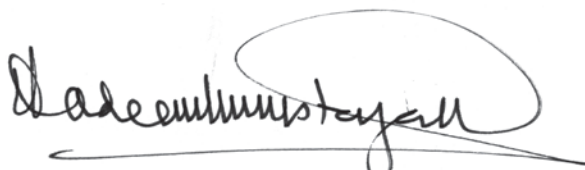
FINANCIAL STATEMENTS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH
STATEMENT OF CHANGES IN NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2020

	2020			2019		
	Zakat Fund / Donations - Externally Restricted	General Fund - Unrestricted	Total	Zakat Fund / Donations - Externally Restricted	General Fund - Unrestricted	Total
	-----Rupees in '000-----					
Balance as at January 1	207,749	6,489	214,238	184,277	1,786	186,063
Zakat / Donations	378,744	11,135	389,879	325,854	31,341	357,195
Recognised as income	-	(11,135)	(11,135)	-	(31,341)	(31,341)
Zakat disbursed	(320,795)	-	(320,795)	(320,492)	-	(320,492)
Surplus / (Deficit) for the year	13,905	(4,609)	9,296	18,110	4,703	22,813
Balance as at December 31	<u>279,603</u>	<u>1,880</u>	<u>281,483</u>	<u>207,749</u>	<u>6,489</u>	<u>214,238</u>

The annexed notes from 1 to 6 form an integral part of these financial statements.

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Chairman


Secretary

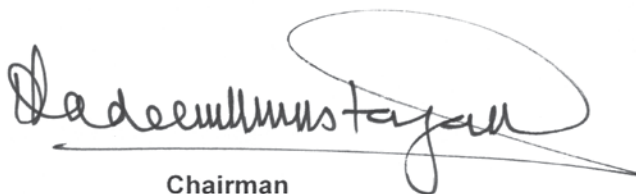
FINANCIAL STATEMENTS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH STATEMENT OF CASH FLOWS FOR THE YEAR ENDED DECEMBER 31, 2020

	Note	2020	2019
		----- (Rupees in '000) -----	
CASH INFLOWS			
Zakat / Donations collected		378,366	324,213
Return on saving bank accounts		16,316	18,166
General purpose donations		500	10,474
Total cash inflow during the year		395,182	352,853
CASH OUTFLOWS			
Zakat disbursed		(320,417)	(318,848)
Marketing and administrative expenses paid		(6,470)	(16,977)
Tax refund		-	13
Total cash outflow during the year		(326,887)	(335,812)
Net increase in cash and bank balances		68,295	17,041
Cash and bank balances at beginning of the year		212,063	195,022
Cash and bank balances at end of the year	4	280,358	212,063

The annexed notes from 1 to 6 form an integral part of these financial statements.

9/6/20


Chairman


Secretary

FINANCIAL STATEMENTS

THE PATIENTS' BEHBUD SOCIETY FOR AKUH NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2020

1. GENERAL INFORMATION

- 1.1 The Patients' Behbud Society for AKUH (the Society) was established by well-wishers of the Aga Khan University Hospital (the Hospital) under a constitution dated June 22, 1993 (the Constitution) for supporting needy patients seeking treatment at the Hospital, clinics and medical centers under its management and supervision through Zakat fund available with the Society. The Society is currently governed and managed under the amended Constitution of 2002. The Society is registered under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961 (XLVI of 1961) since August 23, 1993. The principal office of the Society is situated at the Hospital, Stadium Road, P.O. Box 3500, Karachi 74800.

The following funds are being managed by the Society in order to pursue its aforementioned objectives:

(a) Zakat Fund / Donations - Externally Restricted

The Zakat Fund of the Society has been established for providing financial assistance to needy patients seeking treatment at the Hospital through Zakat fund available with the Society. Major contributions to this include zakat collected, transfer by the Society from the surplus as well as donations received from various sources.

(b) General Fund - Unrestricted

General Funds are utilised for meeting marketing and administrative expenses of the Society. Donations contributed by the donors for marketing and general purposes / operations are recognised under the General Fund upon receipt.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented, unless otherwise stated.

2.1 Basis of preparation and statement of compliance

These financial statements have been prepared under the historical cost convention except as otherwise disclosed in the accounting policies below.

These financial statements have been prepared in accordance with the requirements of Revised Accounting and Financial Reporting Standard for Small-Sized Entities (Revised AFRS for SSEs) and the Accounting Standard for Not for Profit Organisations (Accounting Standard for NPOs) issued by the Institute of Chartered Accountants of Pakistan (ICAP).

2.2 Cash and Bank balances

Cash and bank balances are carried in the statement of financial position at cost. Cash and bank balances comprise of cash in hand and deposits held with banks.

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FINANCIAL STATEMENTS

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2.3 Revenue recognition

- Zakat / Donations are recognised on receipt basis.
- Profit on bank balances is recognised on a time proportion basis on the principal amount outstanding using the applicable profit/mark up rate.
- Donations in kind are recognised at fair value.

2.4 Disbursement of Zakat

Disbursements of zakat are recognised as commitments when these are approved by the Executive Committee. Subsequent to approval, these amounts are paid to the Hospital on behalf of Mustahiqeen patients.

2.5 Taxation

The Society does not account for taxation, as non-profit organisations are allowed a tax credit equal to one hundred percent (100%) of the tax payable including minimum tax and final tax payable, under section 100C of the Income Tax Ordinance, 2001.

3. SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGEMENTS

The preparation of financial statements require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectation of future events that are believed to be reasonable under the circumstances. Presently no significant estimates / judgements have been made for the preparation of these financial statements.

Note 2020 2019
------(Rupees in '000)-----

4. CASH AND BANK BALANCES

Savings accounts with:

- Islamic banking institutions
- Conventional banks

Current accounts

253,405	182,073
3,022	6,802
256,427	188,875
23,931	23,188
280,358	212,063

5. MARKETING AND ADMINISTRATIVE EXPENSES

Advertisement for zakat campaign

Financial charges

15,635	26,841
5.1 1,470	664
17,105	27,505

- 5.1 These expenses are allocated to Zakat Fund - Externally Restricted Rs. 863 thousand (2019: Rs. 108 thousand) and General Fund - Unrestricted Rs. 607 thousand (2019: Rs. 556 thousand).

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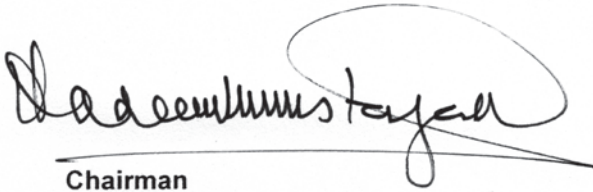
FINANCIAL STATEMENTS

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6. DATE OF AUTHORISATION

These financial statements were authorised for issue on MARCH 17th, 2021 by the Executive Committee of the Society.

off


Chairman


Secretary

Zakat / Donation Pledge Card

Donation Form

I wish to contribute PKR _____
to The Patients' Behbud Society for AKUH

Cheque/Bank Transfer Transaction #: _____

Bank: _____

Date: _____

Name: _____

Address: _____

Mobile: _____

Email: _____

Funding Options

- | | |
|---|---|
| <input type="checkbox"/> Breast Cancer | <input type="checkbox"/> General |
| <input type="checkbox"/> Cancer/Chemotherapy | <input type="checkbox"/> General Surgery |
| <input type="checkbox"/> Cardiology | <input type="checkbox"/> Hepatitis C |
| <input type="checkbox"/> Children's Cancer Fund | <input type="checkbox"/> Neurosurgery |
| <input type="checkbox"/> Congenital Heart Disease | <input type="checkbox"/> Orthopaedics |
| <input type="checkbox"/> COVID-19 | <input type="checkbox"/> Orthopaedic Oncology |
| <input type="checkbox"/> Eye Care | <input type="checkbox"/> Paediatrics |

Approved u/s 2(36) (c) of the Income Tax Ordinance
2001 Contributions eligible for tax credit u/s 61
Registered with Pakistan Centre for Philanthropy

Ways to Give your Zakat, Donations and Sadqaat



Online

www.giving.aku.edu



Online bank transfer

Account name:

The Patients' Behbud Society for AKUH

HLB Islamic A/c No. **0896-7901294552**

Soneri Bank Islamic A/c No. **0048-01520002293**

Meezan Bank Limited A/c No. **0122-0103135178**

MCB Islamic A/c No. **0231000189850001**

Bank Alfalah Islamic A/c No. **5518-5000170948**

Faysal Bank A/c No. **3026307000003383**

Dubai Islamic Bank A/c No. **128-647704001**

Confirm your bank transfer at

patients.bebud@aku.edu or by

SMS/WhatsApp to **0300 072 3000**

By Cheque

Cheques can be made payable to:

"The Patients' Behbud Society for AKUH"



Doorstep Collection Call/WhatsApp

+92 300 072 3000 or phone **+92 21 3486 3000**

and we will collect your cheque and donation form from your doorstep via a courier service



Post Send your cheque and donation form to:

Resource Development Department,

Aga Khan University, Stadium Road, Karachi

QR Code





آغا خان یونیورسٹی ہسپتال

The Aga Khan University Hospital



The Patients' Behbud
Society for AKUH

The Aga Khan University, Resource Development Department

Stadium Road, P.O. Box 3500, Karachi 74800

+92 21 3486 2909; +92 21 34863000

Please feel free to contact us at: resource.development@aku.edu

Visit our website at: www.aku.edu/supportus